



## Enrolling Children in Nevada Health Link

### **I am covered by my employer, but my children are not. How can I get my children health insurance?**

The Affordable Care Act (ACA) mandates that all health insurance issuers offering qualified health plans through an Exchange must offer a child-only plan at the same level of coverage. That plan is for individuals who have not turned 21 years old by the beginning of the plan year.

All Qualified Health Plans offered on Nevada Health Link will cover pediatric dental and vision services. This is a new provision starting in 2014.

All a parent needs to do is go to [NevadaHealthLink.com](http://NevadaHealthLink.com) and select the individual option. The parent will then create an account and answer all questions on the online application. If the household income is at or below 400% of the Federal Poverty Level (FPL), the child may qualify for federal subsidies or state financial assistance programs. Once a parent chooses the right plan for the child, that child is covered through the plan year and may start using benefits based on the time of enrollment.

### **How long can my child(ren) remain on my family's insurance plan before they have to buy their own insurance?**

The ACA allows all children up to the age of 26 the ability to remain on their parents' health insurance plan to help pay for their medical costs. If the child has severe mental or medical issues, that child may be allowed to stay on the parent's plan beyond age 26.

### **How can I get help paying for my child's health insurance on Nevada Health Link?**

When filling out the application, parents will need to request help paying for medical insurance, so the system knows to check for any financial assistance the child may be qualified for. The system will check the information provided against criteria that will help determine if the child qualifies for the Child Health Insurance Program (CHIP), Medicaid, Advanced Premium Tax Credits (APTC), and/or Cost Sharing Reductions (CSR). All of these programs and subsidies may help parents pay for their children's medical care.

If the child qualifies for assistance, Nevada Health Link will automatically apply the result to each plan that child qualifies for and show the parent the plans available and any reduced monthly premium. Parents approved for APTC for their children have the option to have Nevada Health Link use all of the estimated APTC, or a part. If parents think their income may rise during the year, or their family size may decrease, they may not want to apply all of the APTC when selecting a plan. Any APTC used is based on their provided information. If their information changes, they may have to pay some of it back to the IRS at the end of the year when they file taxes.

### **What happens if I have a child during the year?**

If your family size increases, or your income decreases, you may qualify for

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additional assistance. If you have any life event, you should contact Nevada Health Link and see if you are now eligible for more help paying for your health insurance.

### **Where can I get more help with enrolling my children in insurance?**

If you need further clarification with financial assistance, or want more answers and recommendations on enrolling your children in insurance, you can always contact the following people:

- Customer Contact Center: for general questions and help enrolling in health insurance (starting October, 2013) 1-855-7NVLINK
- Certified Exchange Enrollment Facilitator: for in-person help and enrolling in health insurance
- Licensed Health Insurance Broker or Agent: for in-person help picking the right health insurance plan for your needs

These resources can all be found on our webpage at [exchange.nv.gov](http://exchange.nv.gov) or [www.nevadahealthlink.com](http://www.nevadahealthlink.com).

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